Loans Advanced to Schemes of Minorities Development Corporations

*89. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the nationalised banks are not coming forward to advance the schemes of various Minorities Development Corporations;

(b) whether it is also a fact that despite directions by Government and RBI to the nationalised banks to provide loans to minorities the banks are not giving loans; and

(c) the total advances given by nationalised banks for the schemes sponsored by the Minorities Development Corporations in the country, during 1993-94, 1994-95 and 1995-96?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) Reserve Bank of India (RBI) have reported that they have not come across any instance where nationalised banks are not coming forward to grant advances against schemes of various Minorities Development Corporations. National Minorities Development and Finance Corporation (NMDFC) has also not received any complaint from State Minorities Development and Finance Corporations (MDFCs) regarding refusal of banks to finance Margin Money schemes of NMDFC.

(b) The reports received by the Government from the convenor banks of the State Level Bankers' Committee (SLBC) indicate that the instructions of RBI and Government are being followed by the banks. Further NMDFC has reported that it has not come to their notice that banks are not giving loans to minorities.

(c) The total advances by nationalised banks for schemes sponsored by the Minorities Development and Finance Corporations (for the States which have constituted such Corporations) are set out below:

(Rs. in lakhs)

States	Years		
	1993-94	1994-95	1995-96
Andhra Pradesh	540.49	483.00	720.64
Bihar	4.97	Nil	2.67
Karnataka	543.22	728.21	1172.34
Uttar Pradesh	273.10	405.17	812.72

Debiting Expenditure on Account Holders on Account of 'Taxi Charges'

*90. SHRI O. P. KOHLI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that account holders who obtain advances, cash credit facilities etc. from private and public sector banks can be debited expenditure by the bank authorities on account of 'taxi charges' for visiting them;

(b) if so, the details thereof;

(c) whether bank authorities are required to submit the inspection report on each visit and if so, whether authorities are submitting the reports and whether any inquiry has been made into the matter; and

(d) the reasons for this practice and the steps taken to stop it forthwith?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) Yes, Sir.

(b) Reserve Bank of India has reported that in the case of borrowers who obtain advances or cash credit facilities from banks, it may become necessary for the banks to undertake visits for inspection purpose. Generally the terms of sanction provide for inspection and for charges

being borne by the borrowers It is therefore the normal practice of banks to recover the actual expenses incurred by their officials for undertaking inspections. RBI has further reported that the visits are generally undertaken once a quarter and, in exceptional circumstances or for special reasons, the banks may increase the periodicity of such visits.

(c) RBI has reported that an inspection register is maintained at branches. The Field Officer or the Manager is required to record details of such visits in the register and any adverse features are broguht to the notice of the next higher authorities.

(d) The above practice is considered to be reasonable and hence the question of stopping the practice may not arise.

Interim Report of Fifth Pay Commission

*91. SHRI VIRENDRA KATARIA: Will the Minister of Finance be pleased to state:

(a) whether Government have asked the Fifth Pay Commission to submit an interim report in view of the inflation and rise in prices of various commodities with a view to compensate the Central Government employees; and

(b) if so, the details thereof?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) and (b) The Government have requested the Pay Commission to submit their recommendations on whether another instalment of interim relief may be granted to the Central Government employees. It may, however, be clarified that interim relief is not linked to inflation. For rise in prices, the Government employees are compensated through periodical increase in the rates of Dearness Allowance in accordance with the accepted formula of the Fourth Pay Commission.

भारत और मलेशिया के मध्य संचालित उड़ानें

*92. **श्रीमती मालती शर्मा:** क्या नागर विमानन पर्यटन मंत्री यह बताने की कृपा करेंगे कि:

(क) इस समय भारत तथा मलेशिया के बीच सप्ताह में कितनी उड़ानें संचालित की जा रही हैं,

(ख) क्या यह सच है कि दोनों देशों के बीच उड़ानों की संख्या में बढ़ोत्तरी करने के लिए कोई बातचीत हुई है, और

(ग) यदि हां, तो उसके परिणामस्वरूप सप्ताह में दोनों देशों के बीच कितनी अतिरिक्त उड़ानें संचालित किए जाने पर विचार किया जा रहा है या किया गया है?

नागर विमानन मंत्री (श्री सी॰एम॰ इब्राहिम) : (क) दोनों पक्षों की नामित विमान कम्पनियों द्वारा इस समय भारत और मलेशिया के बीच प्रति सप्ताह 13 उड़ानें प्रचालित की जा रही हैं।

(ख) और (ग) : अप्रैल, 1996 में समझौता-वार्ताएं हुई थीं, परन्तु कोई करार नहीं हो सका।

Non-performing advances in Banks and Financial Institutions

*93. SHRI DIPANKAR MUKHERJEE: Will the Minister of FINANCE be pleased to state:

(a) the total non-performing advances in banks and Financial Institutions during 1993-94, 1994-95 and 1995-96;

(b) the recovery through Special Recovery Tribunals during the last three years, year-wise and

(c) the amount written off/settled through compromise during the above period?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) Total Non-Performing advances of public sector banks and financial Institutions during